



FINANCE AND ADMINISTRATION CABINET  
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY

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**Financial Aid Tip of the Month, February 2006**

**State offers several student aid programs**

Kentucky students who choose to attend college or technical school in the Commonwealth may be eligible for several state-sponsored financial aid programs. Unlike most states, Kentucky offers programs based on financial need as well as academic merit.

Perhaps the best known is the merit-based Kentucky Educational Excellence Scholarship, more commonly referred to as KEES. Kentucky students may earn college scholarships based on their high school grade point averages and their best ACT score. GED recipients may earn awards based on their ACT score.

Students don't have to apply for a KEES award. If they attend an eligible Kentucky school, their scholarship money is automatically sent to that school after it notifies KHEAA that the student is attending classes there. KEES awards may also be used at some out-of-state colleges, but only at schools that are members of the Academic Common Market and only if the student is taking a major that is not available in Kentucky.

The Robert C. Byrd Honors Scholarship, a federal program administered by KHEAA, is worth up to \$1,500 per year for four years. It's available to both high school graduates and GED recipients. Students must be nominated by their guidance counselor or adult education provider. To apply, students must set up a Zip Access account on [www.kheaa.com](http://www.kheaa.com), and the counselor or adult education provider must complete the application online.

Kentucky's need-based programs include the College Access Program (CAP) Grant and Kentucky Tuition Grant (KTG). CAP Grants may be used at all public colleges, most private colleges and many private technical schools in Kentucky. KTG awards may be used at most private Kentucky colleges.

KEES, CAP, Byrd and KTG are all administered by the Kentucky Higher Education Assistance Authority (KHEAA).

KHEAA also administers the KHEAA Teacher Scholarship, Osteopathic Medicine Scholarship and Early Childhood Development Scholarship. Students may apply online for these scholarships through Zip Access.

To learn how to plan and prepare for higher education, visit [www.GoHigherKY.org](http://www.GoHigherKY.org). For more information about Kentucky scholarships and grants, visit [www.kheaa.com](http://www.kheaa.com); write KHEAA, P.O. Box 798, Frankfort, KY 40602-0798; or call (800) 928-8926, extension 7381. For information about low-cost student loans, visit [www.studentloanpeople.com](http://www.studentloanpeople.com); write The Student Loan People, P.O. Box 24328, Louisville, KY 40224-0328; or call (888) 678-4625.